

Best  
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# Bank of MOUNT HOPE

204 Pinewood Drive  
Beckley, WV 25801  
304-252-2265

Send All Correspondence To:  
P.O. Box 751  
602 Main Street  
Mount Hope, WV 25880  
304-877-5551

835 E. Main Street  
Oak Hill, WV 25901  
304-469-8046

September 22, 2005

FDIC  
San Francisco Regional Office  
Director Johns F. Carter  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, CA 94105

Re: Letter in opposition of approval of ILC Application for Wal-Mart


Dear Director Carter:

Wal-Mart is the largest private employer in the world with over 10 billion in profits. The world has never known a company with such ambition, capability and momentum so says a Boston Consulting group. Yet Wal-Mart a.k.a "The Bentonville Beast" wants to enter the banking industry. **Enough is Enough!!!** I strongly oppose approval for Deposit Insurance of Wal-Mart Bank in its pending Utah based ILC case. The giant retailers low prices often come with a high cost.

Wal-Marts relentless pressure can crush the companies it does business with and even force them to close their doors. The Robinson Patman Act of 1936 was passed in large part to protect mom and pop grocers from the Great Atlantic and Pacific Tea Co, the Wal-Mart of its day. However giants like Wal-Mart have wide latitude to do as they wish to rivals and suppliers as they deliver lower prices to consumers. Don't be fooled by the "Smoke and Mirror" approach of Wal-Mart to get its way. Just look at the on going litigation that Wal-Mart is facing presently. Simply tell them "NO"!!!

Hopefully this will let our children experience the American Dream. I've also included what our currency might look like in decades to come if approval is granted to this "everyday low prices" giant.

Sincerely,

  
Thomas M. Smith  
VP

MEMBER FDIC

2005 SEP 26  
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